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Welcome to the first quarter 2012 edition of *Benefit News*, brought to you by the DAS Benefits Team, providing you with the most up-to-date information about the State of Iowa's employee benefits.

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GROUP INSURANCE

Expansion of the Blue Access/Blue Advantage Network in Dubuque County

The Blue Access/Blue Advantage network (Wellmark Health Plan of Iowa) expanded to Dubuque County effective January 1, 2012. With the addition of Dubuque County, the Wellmark Health Plan of Iowa is offered in 96 out of 99 Iowa counties. The only Iowa counties that do not offer Blue Access and Blue Advantage are Allamakee, Fayette and Winneshiek. The Wellmark Health Plan of Iowa network is one of Iowa's largest, including 100 percent of hospitals and 96 percent of physicians in Iowa.



Regardless of where you live, it is very important to check the provider directories at the Wellmark website (www.wellmark.org) to ensure that there are participating health care providers in your area. Remember: Services will not be paid by Wellmark if you do not go to participating providers for all your health care needs.

New Health Plan Available to State of Iowa Medicare-Eligible Retirees

Beginning January 1, 2012, State of Iowa Medicare-eligible retirees have the opportunity to enroll in a new health insurance and drug coverage plan: Group N Plan and MedicareBlue Rx. Group N Plan is a State of Iowa sponsored group health insurance plan offered by Wellmark Blue Cross Blue Shield. The plan design of the Group N Plan is similar to the Medicare Supplement Plan N that you can purchase individually. Group N Plan provides extensive coverage in supplementing a retiree's Medicare coverage. Coupled with the Group N Plan is MedicareBlue Rx, a Medicare Plan D program.

More information about the Group N Plan and MedicareBlue Rx is available at the DAS Benefits "Group N Plan for Medicare-Eligible Retirees" website (http://benefits.iowa.gov/retirees_group_n.html).

PRESCRIPTION DRUGS

Five Advantages to Mail Order Prescriptions

With today's fast-paced life style and emphasis on convenience, why would you drive to the pharmacy and wait in line when you could order your medications from the comfort of your home? If you want quick, convenient and less expensive supplies of your medications, you should use the mail-order prescription drug benefit.



All of the State's health insurance plans, except Deductible 3 Plus, have a mail-order prescription drug benefit. Wellmark's prescription mail order vendor is Immediate Pharmaceutical Services (IPS) located in Avon Lake, Ohio.

Here are five advantages to use mail order for your prescriptions:

1. Convenience

When you are prescribed a long-term or maintenance medicine, going to the pharmacy and standing in long lines every month can become quite a nuisance. The mail-order prescription drug benefit provides a 90-day supply of your medications, so you'll always be prepared in case you need backups or you have to pack for a long trip.

2. Save Money

You end up saving a significant amount of money by using the mail-order prescription drug benefit. You receive a 90-day supply for just the cost of two copays. Don't believe that you will save money using the mail-order prescription drug benefit? Let's look at the following example.

Let's assume that you are enrolled in Blue Access, family coverage. You or someone in your family is prescribed a long-term medication. The copay for the prescription is \$15 for a 30-day supply. If you refill that prescription at a retail pharmacy every month, you will spend \$180 per year for that prescription (\$15 copay x 12 months.)

Instead of refilling that prescription drug every month at a retail pharmacy, you decide to utilize the mail-order prescription drug benefit. For a 90-day supply, your copay is only \$30 (two copays of \$15.) Because you get a 90-day supply, you only refill the prescription four times a year so you only pay \$120 per year for that prescription (\$30 copays x 4 times a year.)

Using the mail-order prescription drug benefit, you save \$60 per year for just one prescription!

Think what your savings could be if you or your family member have more than one prescription or the copay was \$30 per prescription.

3. Easy, Safe Refills

Refilling prescriptions is easy. As long as your prescription is current, you can order refills online, by mail or by phone. Once your refill order is received and verified, an IPS pharmacist dispenses the medication, using up-to-date technology to ensure accurate orders and mails it to your home usually within 14 days or less. In addition, you receive patient-education materials and information about each medication for your records.

If you do not receive your prescription within ten business days of shipping, an expedited reshipment of the order is sent to you at IPS's expense. To ensure the maintenance of consistent drug therapy, reshipments -- including those for damaged packages -- are executed at the discretion of a registered pharmacist.

Alternatively, a short-term prescription may be filled at a retail pharmacy when necessary and depending on your pharmacy's policy; you may have to pay a copay for the short-term prescription.

4. Customer Service

IPS is committed to meeting your individual needs and to make all of your prescription needs easier. You can contact IPS Customer Service at 1-866-611-5961 Monday through Friday, 7 a.m.-9 p.m. central time, and Saturday 7 a.m.-4 p.m. central time. If you've got questions about your medication, IPS has a pharmacist on-hand who can answer them for you. IPS also lets you track your order online or by phone, access your prescription history, receive important documents regarding your medicine, and receive handy refill reminders.

5. Less Paperwork

Less paperwork equals less hassle. Many health care providers can send your prescription electronically to IPS. As mentioned above, you can reorder your prescription either online or by phone.

More information about the mail-order prescription drug benefit is available at the DAS Prescription Drug website (<http://benefits.iowa.gov/prescriptions.html>). As mentioned above, IPS Customer Service can be reached at 1-866-611-5961.

In conclusion, if you or someone in your family is prescribed a long-term or maintenance medicine, don't wait in line every month at the pharmacy, use the mail-order prescription drug benefit and save yourself time and money.

Generic Drug Alert

The U.S. Food and Drug Administration has given approval for a generic version of the prescription drug Lexapro[®], a selective serotonin reuptake inhibitor used to treat major depressive disorder and generalized anxiety disorder. For calendar year 2011, The State spent **\$1,420,593** for Lexapro[®] across all of the State of Iowa employee health plans.

Lexapro[®] had required prior authorization and was on Tier 3 of the Wellmark Drug List. Generic Lexapro[®] (escitalopram) is on Tier 1 of the Wellmark Drug List and does require prior authorization.

For employees enrolled in Iowa Select or Program 3 Plus, if you choose to use the brand name drug when a generic equivalent is available, you are responsible for the copay and any difference between the billed charge for the brand name drug and the billed charge for the generic.

RETIREMENT INVESTORS' CLUB

The Retirement Investors' Club (RIC) is a supplemental retirement savings program offered by the State of Iowa to help you save for your retirement. As a participant, you contribute through automatic payroll deduction to your 457 account and your employer makes match contributions to your 401a account. You are fully vested from day one.



Tax Refund?

Have you received a tax refund or other unexpected cash, possibly giving you a cushion for monthly living expenses? Consider the impact of directing extra payroll dollars to your RIC 457 account. It's so easy to spend undesignated cash when we have it. Putting away an extra \$25/month now can give your retirement income a boost later.

Savings of **\$100/month** for 25 years at an average earnings rate of 6% = \$69,745*

Savings of **\$125/month** for 25 years at an average earnings rate of 6% = \$87,182*

*Assumes 15% federal and 6% state income tax bracket


Having an extra \$17,437 in retirement will make you glad you put a little more away in your earning years. Put more of your money to work to help secure needed income in retirement. To increase your payroll deductions, complete the RIC Account form found at http://ric.iowa.gov/documents/RIC_form.pdf.

Roth Talk

What's the big deal about the new 457 Roth benefit? Hundreds of state employees have now taken advantage of the 457 Roth option. Traditional 457 deductions from your paycheck are taken pretax (before state and federal tax withholding). The new Roth option adds the alternative of deductions being taken *after* taxes are withheld.

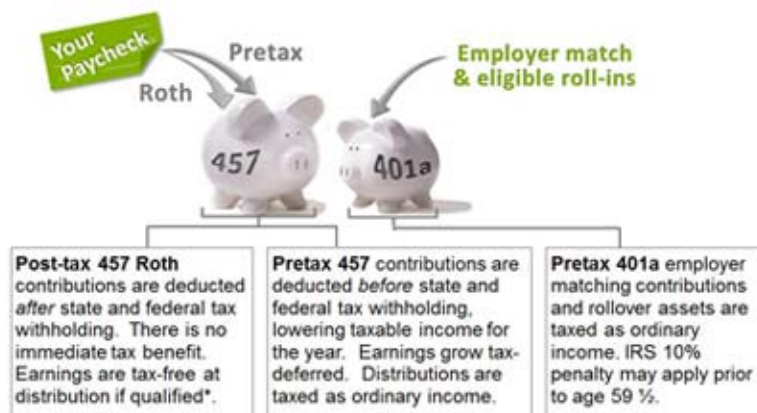
The tax advantages of contributing to RIC differ depending on the taxation of your deductions.

If you want to utilize the 457 Roth option and aren't sure how it will affect your retirement savings goals, schedule a meeting with a financial advisor or tax professional. Ask them how to determine if it's better for you to pay taxes now or later.

RIC provider representatives are available to help you with investment and retirement planning (at no additional cost). If you are new to RIC and need advisor information, you may click the advisor icon  for the provider of your choice on the RIC website at <http://ric.iowa.gov/providers/active.html>.

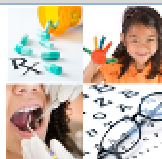
If you have any questions or are interested in enrolling, please visit the RIC website at <http://ric.iowa.gov> or give RIC a call toll-free at 866-460-4692 or in Des Moines at 515-242-6846.

*Must have a distributable event (separation of employment, age 70 ½, death, eligible cash out), have held your account for 5+ years, *and* either attained age 59 ½ or older, become disabled, or deceased.



OTHER BENEFITS

2011 Flexible Spending Accounts Claims Deadline



Remember, you have until **April 15, 2012**, to file claims for reimbursement of eligible expenses from your 2011 FSA. After April 15, 2012, your FSA will be closed and any balance remaining will be forfeited by you in accordance with federal regulations. You can download an FSA claim form at the DAS Flexible Spending Accounts website (<http://das.hre.iowa.gov/fsa/home.html>).

There are three ways to submit FSA claim requests and supporting documentation to ASI, the administrator of the FSA plan:

1. By mail to the following address
 ASI
 P.O. Box 6044
 Columbia, MO 65205-6044
2. By fax to 1-877-879-9038
3. By logging into your ASI account at <http://asiflex.com> and attaching a pdf version of your supporting documentation to your claim request.

Great Way to Save

You may know that you can get discounts on a variety of products and services through PerkSpot and Blue365. But did you know that many of the vendors who provide discounts on goods and services to the State through contracts with General Services Enterprise Procurement Services also extend those discounts to state employees? For example:

- Verizon, T-Mobile, and US Cellular offer monthly service discounts
- Sherwin Williams offers discounts of up to 40% on paint and supplies
- Office Max extends corporate pricing to state employees

PerkSpot has included information about the GSE-negotiated discounts on the State of Iowa's discount page. Go to http://benefits.iowa.gov/ee_discounts.html for complete information about how to get discounts.

If you have a merchant that you'd like to see added, go to the PerkSpot website (<http://iowa.perkspot.com>) and enter the merchant(s) name in the box on the bottom left side of the page. PerkSpot will contact the merchant that you suggested and will work to add them to the website.

Take advantage of the great discounts that are available – no matter what you are shopping for.

HEALTHY OPPORTUNITIES

Five Easy Ways to Improve Your Health and Well Being

We are constantly bombarded with messages on how to live a healthier lifestyle. But living a healthier lifestyle can be simple. Here are five easy (and free!) things you can start doing today:

Lose 5-10 pounds

Losing even 5 or 10 pounds can make a significant difference in our health. Losing weight can improve blood pressure, lower cholesterol and blood sugar levels, and make it easier to exercise.

Find simple ways to exercise

Even with all the gyms, exercise equipment and youth sports, most of us exercise less than our parents and grandparents. Taking a walk each night after dinner or do spring yard work.

Eat one more serving of fruit, and one more serving of vegetables, each day

Fruits and vegetables generally have no fat, and are high in fiber, vitamins and other nutrients. Try adding a salad, or including fresh or frozen vegetables with your dinner entrée. Fresh fruit can be incorporated into your diet as part of breakfast, or as snacks throughout the day.

Keep track of your preventive exams

Most of us don't receive the preventive medical services we should. Start with an annual physical exam from your primary care provider. Other services (depending on age) include screenings for breast, prostate and colon cancers; blood testing to monitor cholesterol and blood sugar levels; and getting an annual flu shot.

Volunteer

Volunteering won't necessarily help you lose weight, exercise more or eat right. What volunteering does is contribute to your sense of purpose, which in turn can improve your relationships, your community, and your overall outlook on life.

DAS-SPONSORED BENEFIT AND HEALTHY OPPORTUNITIES EDUCATION

Benefit knowledge is power!

Employee benefits can be confusing. Benefit education is a service provided by DAS benefit staff. Learn to make the best use of your benefits by taking advantage of benefit education opportunities.



Summary of the Benefit and Healthy Opportunities Education Activities in 2011

2011 was a busy year for benefit education and healthy opportunities activities. 6,144 individuals attended 107 benefit education or healthy opportunities presentations in 2011. Participants to the presentations worked in 91 out of Iowa's 99 counties.

Since October 2006, almost 30,000 individuals have attended over 870 presentations!

Upcoming Presentations

A listing of upcoming benefit education and healthy opportunities presentations can be found at the DAS Benefit Education website (<http://das.hre.iowa.gov/benecalendar3.html>).

All the presentations are webcasts, unless otherwise noted. You attend a real-time presentation online through a computer at your work site or your home. You are able to view slides, supporting documents, and websites, and you can ask questions and receive answers. There is no cost to participate.

Recordings of Presentations

Benefit Education and Healthy Opportunities webcasts are recorded and available for you to view. The recordings allow you to view the live presentations at work or at home. All you need is access to the Internet. Also, copies of the slides and any other materials used in the presentations are available at the DAS Benefit Education On-Demand website: http://benefits.iowa.gov/benefit_education/benefiteducation_on-demand.html.

Whether you were unable to attend the live presentations or just want to view them again, take advantage of this opportunity.